

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

Thomas Waring  
Lee Anne Waring  
Debtor(s)

Case No. 21-10374-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/16/2021.
- 2) The plan was confirmed on 03/03/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/11/2024.
- 6) Number of months from filing or conversion to last payment: 31.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,153.20.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$33,830.14  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$33,830.14**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,250.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$2,843.56  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$7,093.56**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC	Secured	NA	3,500.00	4,064.36	1,807.29	0.00
AFNI INC	Unsecured	NA	9,946.61	9,946.61	0.00	0.00
APEX ASSET MANAGEMENT	Unsecured	60.00	NA	NA	0.00	0.00
BLI RENTALS LLC	Secured	1,021.10	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	5,416.00	NA	NA	0.00	0.00
CAVALRY SPV INVESTMENTS LLC	Unsecured	2,301.00	2,301.77	2,301.77	0.00	0.00
CAVALRY SPV INVESTMENTS LLC	Unsecured	NA	1,367.03	1,367.03	0.00	0.00
DISCOVER BANK	Unsecured	4,619.00	NA	NA	0.00	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	NA	11,416.96	0.00	0.00	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	18,059.00	16,774.88	16,774.88	0.00	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	19,000.00	20,141.17	20,141.17	0.00	0.00
KOHL'S CAPITAL ONE	Unsecured	1,700.00	NA	NA	0.00	0.00
LENDMARK FINANCIAL SERVICES LI	Unsecured	3,577.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	2,629.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	NA	1,038.00	1,038.00	319.98	0.00
NATIONSTAR MORTGAGE LLC	Secured	189,970.52	195,740.55	37,169.30	16,528.07	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	364.38	364.38	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	135.38	135.38	0.00	0.00
PHEAA/HCB	Unsecured	19,133.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	717.00	680.41	680.41	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,135.00	1,097.78	1,097.78	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,218.00	3,179.71	3,179.71	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,547.00	1,547.52	1,547.52	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,701.00	1,666.38	1,666.38	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,890.00	4,851.86	4,851.86	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	52.01	52.01	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	76.49	76.49	0.00	0.00
RMP GREENSBURG	Unsecured	343.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA INC	Unsecured	NA	4,826.12	4,826.12	0.00	0.00
SANTANDER CONSUMER USA INC	Secured	23,356.12	15,650.00	18,173.58	8,081.24	0.00
STATE FARM BANK	Unsecured	13,446.61	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TEK COLLECT INC	Unsecured	202.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	36,802.24	36,802.24	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$38,207.30	\$16,848.05	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$22,237.94	\$9,888.53	\$0.00
<b>TOTAL SECURED:</b>	<b>\$60,445.24</b>	<b>\$26,736.58</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$105,811.74</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$7,093.56</u>
Disbursements to Creditors	<u>\$26,736.58</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$33,830.14</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/22/2024

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.